

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on March 6, 2015.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Bruno A. Tarabocchia
aka Bruno A. Tarabocchia Jr.
9916 Loch Banif Road
North Chesterfield, VA 23236

Sarah C. Tarabocchia
aka Sara C. Tarabocchia
9916 Loch Banif Road
North Chesterfield, VA 23236

Case Number: 15-31174-KRH
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-1156
xxx-xx-4329

Attorney for Debtor(s) (name and address):

Pia J. North
North & Associates, P.C.
5913 Harbour Park Drive
Midlothian, VA 23112
Telephone number: 804-739-3700

Bankruptcy Trustee (name and address):

Suzanne E. Wade
P.O. Box 1780
Richmond, VA 23218-1780
Telephone number: (804) 775-0979

Meeting of Creditors

Date: **April 23, 2015**

Time: **10:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **July 22, 2015**

For a governmental unit: **September 2, 2015**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: June 22, 2015

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **May 27, 2015**

Time: **11:10 AM**

Location: **Judge Huennkens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

MeVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: March 9, 2015

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— Refer to Other Side for Important Deadlines and Notices —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Bruno A. Tarabocchia
 Sarah C. Tarabocchia
 Debtors

Case No. 15-31174-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: ramirez-l
 Form ID: B9I

Page 1 of 3
 Total Noticed: 74

Date Rcvd: Mar 09, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2015.

db/jdb +Bruno A. Tarabocchia, Sarah C. Tarabocchia, 9916 Loch Banif Road,
 North Chesterfield, VA 23236-1613
 tr Suzanne E. Wade, P.O. Box 1780, Richmond, VA 23218-1780
 12791329 +Advance Orthopaedic Centers, 7858 Shrader Rd, Henrico, VA 23294-4222
 12791334 +Argent Federal Credit, 5403 Jefferson Davis Hwy, Richmond, VA 23234-2257
 12791333 +Argent Federal Credit, 11651 Alliance Circle, Chester, VA 23831-1451
 12791381 +B. Thomas Reams, MD, 2229 Magnolia Grove Way, Midlothian, VA 23113-4904
 12791337 +BCC Financial Managment, PO Box 590067, Fort Lauderdale, FL 33359-0067
 12791338 +Bob Blake Appraisal Co, 2070 Moseley Rd, Moseley, VA 23120-1041
 12791339 +Bon Secours, P.O. Box 28538, Richmond, VA 23228-8538
 12791346 +Chesterfield Imaging Center, P.O. Box 13342, Richmond, VA 23225-0342
 12791351 +Colorado Student Loa/College Assist, 3015 S. Parker Rd, Ste 425, Aurora, CO 80014-2904
 12791352 +Comenity Capital Bank, PO Box 182025, Columbus, OH 43218-2025
 12791356 +Credit Adjustment Board, 8002 Discovery Drive, Ste 311, Henrico, VA 23229-8601
 12791344 +Dr. Robert P. Castellucci, MD, PO Box 247, Midlothian, VA 23113-0247
 12791360 +Edward S. Whitlock, 10160 Staples Mill Road, Suite 105, Glen Allen, VA 23060-3447
 12791362 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focus Recovery Solutions, Attn: Bankruptcy,
 9701 Metropolitan Court Ste B, Richmond, VA 23236)
 12791363 +Focused Recovery, 9701 Metropolitan Court, Ste B, Richmond, VA 23236-3690
 12791364 +Focused Recovery Solutions, 9701 Metropolitan Court, Ste B, Richmond, VA 23236-3690
 12791365 +Glasser & Glasser, P.L.C., P. O. Box 3400, Norfolk, VA 23514-3400
 12791366 ++HORIZON FINANCIAL MANAGEMENT LLC, 9980 GEORGIA ST, CROWN POINT IN 46307-6520
 (address filed with court: Horizon Financial Management, 8585 S. Broadway Suite 880,
 Merrillville, IN 46410)
 12791368 +Lab Corp, P.O. Box 2240, Burlington, NC 27216-2240
 12791369 +Lafayette, Ayers & Witlock, 10160 Staples Mill Road, Suite 105, Glen Allen, VA 23060-3447
 12791372 +MiraMed Revenue Group, PO Box 404893, Atlanta, GA 30384-4893
 12791328 +North & Associates, P.C., 5913 Harbour Park Drive, Midlothian, VA 23112-2163
 12791373 +OrthoVirginia, West End Orthopaedic Clinic, P.O. Box 35725, Richmond, VA 23235-0725
 12791374 +Pinnacle Credit Service, Attn: Bankruptcy, PO Box 640, Hopkins, MN 55343-0640
 12791376 +Professional Recovery Con, PO Box 51187, Durham, NC 27717-1187
 12791378 +Professnl Acct Mgmt In, Pam Po Box 391, Milwaukee, WI 53201-0391
 12791377 +Professnl Acct Mgmt In, 633 W Wisconsin Av, Milwaukee, WI 53203-1920
 12791380 +Radiology Assoc of Richmond, PO Box 13343, Richmond, VA 23225-0343
 12791379 +Radiology Assoc of Richmond, 2602 Buford Rd, Richmond, VA 23235-3422
 12791384 +Shapiro & Brown, LLP, 10021 Balls Ford Rd, Ste 200, Manassas, VA 20109-2666
 12791385 #+Shapiro & Brown, LLP, 236 Clearfield Ave, Ste 215, Virginia Beach, VA 23462-1893
 12791386 Spinella, Owings & Shaia, 8550 Mayland Drive, Richmond, VA 23294-4704
 12791387 St Francis Emergency Assoc, PO Box 79214, Baltimore, MD 21279-0214
 12791388 +St Francis Medical Center, P.O. Box 404893, Atlanta, GA 30384-4893
 12791389 +Texas Guaranteed Loan, PO Box 83100, Round Rock, TX 78683-3100
 12791390 +Texas Guaranteed Student Loan, 1609 Centre Creek Drive, Austin, TX 78754-5114
 12791396 +Virginia Emer Phys LLP, 75 Remittance Drive, Ste 1151, Chicago, IL 60675-1151
 12791397 +Virginia Emergency Phys LLP, 75 Remittance Drive, Ste 1151, Chicago, IL 60675-1151
 12791398 +Virginia Eye Institute, 400 Westhampton Station, Richmond, VA 23226-3332
 12791401 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgage, 8480 Stagecoach Cir,
 Frederick, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: help@pianorth.com Mar 10 2015 02:15:34 Pia J. North,

North & Associates, P.C., 5913 Harbour Park Drive, Midlothian, VA 23112
 12791330 +EDI: RMCB.COM Mar 10 2015 02:03:00 AMCA, PO Box 1235, Elmsford, NY 10523-0935
 12791335 +EDI: ARSN.COM Mar 10 2015 02:03:00 ARS National Services Inc, PO Box 469046,
 Escondido, CA 92046-9046
 12791331 +EDI: AMEREXPR.COM Mar 10 2015 02:03:00 American Express, P.o. Box 981537,
 El Paso, TX 79998-1537
 12791332 +EDI: BECKLEE.COM Mar 10 2015 02:03:00 American Express, Po Box 3001,
 16 General Warren Blvd, Malvern, PA 19355-1245
 12791336 E-mail/Text: bankruptcy@bbandt.com Mar 10 2015 02:15:52 BB&T, Collections Support Unit,
 Post Office Box 2322, Lumberton, NC 28359
 12791340 EDI: CAPITALONE.COM Mar 10 2015 02:03:00 Capital 1 Bank, Po Box 85520,
 Richmond, VA 23285
 12791349 +EDI: HCA2.COM Mar 10 2015 02:03:00 CJW Medical Center, P.O. Box 13620,
 Richmond, VA 23225-8620
 12791348 +EDI: HCA2.COM Mar 10 2015 02:03:00 CJW Medical Center, P. O. Box 99400,
 Louisville, KY 40269-0400
 12791350 +EDI: HCA2.COM Mar 10 2015 02:03:00 CJW Medical Center, PO Box 99587,
 Louisville, KY 40269-0587
 12791341 +EDI: CAPITALONE.COM Mar 10 2015 02:03:00 Capital 1 Bank, Attn: General Correspondence,
 Po Box 30285, Salt Lake City, UT 84130-0285

District/off: 0422-7

User: ramirez-1
Form ID: B9I

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Total Noticed: 74

Date Rcvd: Mar 09, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12791342 +E-mail/Text: coafinternalbkteam@capitaloneauto.com Mar 10 2015 02:17:00
Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864
12791343 +E-mail/Text: coafinternalbkteam@capitaloneauto.com Mar 10 2015 02:17:00
Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892
12791345 +E-mail/Text: saxonl@chesterfield.gov Mar 10 2015 02:16:55 Chesterfield County - PP Taxes,
Richard A. Cordle, Treasurer, Post Office Box 26585, Richmond, VA 23261-6585
12791347 +EDI: HCA2.COM Mar 10 2015 02:03:00 Chippenham Hospital, Inc., 7101 Jahnke Road,
Richmond, VA 23225-4044
12791353 E-mail/Text: bkr@taxva.com Mar 10 2015 02:16:50 Commonwealth of VA-Tax, P.O. Box 2156,
Richmond, VA 23218-2156
12791357 +EDI: CCS.COM Mar 10 2015 02:03:00 Credit Collection Services, Two Wells Ave,
Newton Center, MA 02459-3246
12791358 +E-mail/Text: kcrouch@dermva.com Mar 10 2015 02:16:41 Dermatology Assoc of VA,
301 Concourse Blvd, Ste 190, Glen Allen, VA 23059-5759
12791359 +E-mail/Text: kcrouch@dermva.com Mar 10 2015 02:16:41 Dermatology Assoc. of VA,
10710 Midlothian Turnpike, #401, Richmond, VA 23235-4723
12791361 +EDI: BANKAMER.COM Mar 10 2015 02:03:00 FIA Card Services, PO Box 15019,
Wilmington, DE 19850-5019
12791367 EDI: IRS.COM Mar 10 2015 02:03:00 Internal Revenue Service, Centralized Insolvency Unit,
P O Box 7346, Philadelphia, PA 19101-7346
12791370 +EDI: MID8.COM Mar 10 2015 02:03:00 Midland Cred, 8875 Aero Dr Suite 200,
San Diego, CA 92123-2255
12791371 +EDI: MID8.COM Mar 10 2015 02:03:00 Midland Credit Mgmt In, 8875 Aero Dr,
San Diego, CA 92123-2255
12791375 +E-mail/Text: pcm@netmdbusiness.com Mar 10 2015 02:16:03 Professional Emerg Care,
2987 Momentum Pl, Chicago, IL 60689-5329
12791383 +EDI: RMCB.COM Mar 10 2015 02:03:00 RMCB, 4 Westchester Plaza, Ste 110,
Elmsford, NY 10523-3835
12791382 +E-mail/Text: colleen.atkinson@rmscollect.com Mar 10 2015 02:16:56 Receivable Management,
PO Box 8630, Richmond, VA 23226-0630
12791391 +E-mail/Text: bkyelectnotices@tgsllc.org Mar 10 2015 02:16:38 Tx Guar Std,
Tg/Attn. Bankruptcy Department, Po Box 659602, San Antonio, TX 78265-9602
12791394 +EDI: AFNIVERIZONE.COM Mar 10 2015 02:03:00 Verizon, 500 Technology Dr Ste 30,
Weldon Spring, MO 63304-2225
12791393 +EDI: AFNIVZWIRE.COM Mar 10 2015 02:03:00 Verizon, P.O. Box 3397,
Wilmington, IL 61702-3397
12791395 EDI: AFNIVZCOMBINED.COM Mar 10 2015 02:03:00 Verizon Wireless, Post Office Box 17464,
Baltimore, MD 21297-1464
12791400 +EDI: WFFC.COM Mar 10 2015 02:03:00 Wells Fargo Bank Nv Na,
Attn: Deposits Bankruptcy MAC# P6103-05K, Po Box 3908, Portland, OR 97208-3908
12791399 +EDI: WFFC.COM Mar 10 2015 02:03:00 Wells Fargo Bank Nv Na, Po Box 31557,
Billings, MT 59107-1557

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12791354 ##+Credit Adjustment Board, 306 East Grace St, Richmond, VA 23219-1795
12791355 ##+Credit Adjustment Board, 306 East Grace Street, Richmond, VA 23219-1795
12791392 ##+Van Ru Credit Corp, 11745 W Bradley Rd, Milwaukee, WI 53224-2531

TOTALS: 0, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2015

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: ramirez-1
Form ID: B9I

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Total Noticed: 74

Date Rcvd: Mar 09, 2015

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2015 at the address(es) listed below:

Pia J. North on behalf of Debtor Bruno A. Tarabocchia
lawdesk.northlaw@verizon.net;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northl
awecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;kimberly@pianorth.com;North_e
cf@Iamthewolf.co

Pia J. North on behalf of Joint Debtor Sarah C. Tarabocchia
lawdesk.northlaw@verizon.net;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northl
awecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;kimberly@pianorth.com;North_e
cf@Iamthewolf.co

Suzanne E. Wade station08@ricva.net, ecfssummary@ricva.net

TOTAL: 3